

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Claphille A. Talbot  
Debtor

Case No. 12-05781-JJT  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: CGambini  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 31

Date Rcvd: Nov 28, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 30, 2017.

db +Claphille A. Talbot, 2001 Jefferson Street, Chesapeake, VA 23324-3345  
cr #+NE PA Community Federal Credit Union, c/o Nogi, Appleton, Weinberger & Wren PC,  
Attn: John Murphy, 415 Wyoming Avenue, Scranton, PA 18503-1227  
cr +Wilmington Savings Fund Society, FSB, doing busine, P.O. Box 55004, Irvine, CA 92619-5004  
4192078 +Bank of America, CA6-919-01-41, PO Box 941852, Simi Valley, CA 93094-1852  
4192082 +Bureau of Individual Taxes, PO Box 280431, Harrisburg, PA 17128-0431  
4192083 +Dept of the Treasury, Internal Revenue Service, PO Box 9006 Stop 663,  
Holtsville, NY 11742-9006  
4192086 +Gratz Washenik Tax Coll, Coolbaugh Twp Mun Ctr, 5550 Municipal Drive,  
Tobyhanna, PA 18466-7714  
4192094 +NEPA Community FCU, 337 Clay Avenue, Stroudsburg, PA 18360-1288  
4192095 +NEPA Community FCU, Visa Customer Service, PO Box 30495, Tampa, FL 33630-3495  
4192096 ++++NEPA FCU, 337 CLAY AVE, STROUDSBURG PA 18360-1288  
(address filed with court: NEPA FCU, 935 Clay Street, Stroudsburg, PA 18360)  
4192098 +PA Dept of Revenue, Bureau of Collections, PO Box 281041, Harrisburg, PA 17128-1041  
4192100 +PPL Electric, 827 Hausman Road, Allentown, PA 18104-9392  
4192099 Pocono Farms Association, 7000 Lake Road, Tobyhanna, PA 18466  
4217950 Pocono Farms Country, Club Association, Inc., 7000 Lake Rd., Tobyhanna, PA 18466  
4850574 +Wilmington Savings Fund Society, FSB, BCAT2014-4TT, c/o Shellpoint Mortgage Servicing,  
PO Box 10826, Greenville, SC 29603-0826  
4850575 +Wilmington Savings Fund Society, FSB, BCAT2014-4TT, c/o Shellpoint Mortgage Servicing,  
PO Box 10826, Greenville, SC 29603, Wilmington Savings Fund Society, FSB 29603-0826  
4597997 +Wilmington Savings Fund Society, FSB, P.O. Box 55004, Irvine, CA 92619-5004  
4597998 +Wilmington Savings Fund Society, FSB, P.O. Box 55004, Irvine, CA 92619-2708,  
Wilmington Savings Fund Society, FSB, P.O. Box 55004, Irvine, CA 92619-5004

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr EDI: IRS.COM Nov 28 2017 19:03:00 Internal Revenue Service, Office of Division Counsel,  
1001 Liberty Avenue, Suite 601C, Pittsburgh, PA 15222  
4192077 +EDI: AMEREXP.COM Nov 28 2017 19:03:00 American Express, PO Box 981535,  
El Paso, TX 79998-1535  
4192080 +EDI: BANKAMER.COM Nov 28 2017 19:03:00 Bank of America, PO Box 5170,  
Simi Valley, CA 93062-5170  
4234299 +EDI: BANKAMER.COM Nov 28 2017 19:03:00 Bank of America, N.A., 7105 Corporate Drive,  
Plano, TX 75024-4100  
4217691 EDI: RMSC.COM Nov 28 2017 19:03:00 GE Capital Retail Bank,  
c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605  
4192085 +EDI: RMSC.COM Nov 28 2017 19:03:00 GECRB/WalMart, PO Box 981400, El Paso, TX 79998-1400  
4192093 +E-mail/Text: MKnitter@monroecountypa.gov Nov 28 2017 19:00:48  
Monroe County Tax Claim Bureau, One Quaker Plaza Rm 104, Stroudsburg, PA 18360-2141  
4192097 EDI: RMSC.COM Nov 28 2017 19:03:00 Old Navy, 200 Old Navy Lane, Grove City, OH 43123  
4203167 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 28 2017 19:00:41  
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
Harrisburg PA 17128-0946  
4214799 EDI: Q3G.COM Nov 28 2017 19:03:00 Quantum3 Group LLC as agent for, Comenity Bank,  
PO Box 788, Kirkland, WA 98083-0788  
4192102 EDI: WFNNB.COM Nov 28 2017 19:03:00 WFNNB/Fashion Bug, PO Box 659728,  
San Antonio, TX 78265-9728  
4201381 EDI: WFFC.COM Nov 28 2017 19:03:00 Wells Fargo Bank N. A. dba Wells Fargo Dealer Serv,  
P O Box 19657, Irvine, CA 92623-9657  
4192101 +EDI: WFFC.COM Nov 28 2017 19:03:00 Wells Fargo Dealer Svcs, Correspondence MACT9017026,  
PO Box 168048, Irving, TX 75016-8048

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Shellpoint Mortgage Servicing  
4192081\* +Bank of America, PO Box 5170, Simi Valley, CA 93062-5170  
4192079\* +Bank of America, CA6-919-01-41, PO Box 941852, Simi Valley, CA 93094-1852  
4192084\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Dept of Treasury, Internal Revenue Svc, Cincinnati, OH 45999)  
4192087\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, Brookhaven Appeals,  
1040 Waverly Ave Stop 906, Holtsville, NY 11742)  
4192088\* IRS Central Insolvency, PO Box 7346, Philadelphia, PA 19101-7346  
4192089\* IRS Central Insolvency, PO Box 7346, Philadelphia, PA 19101-7346  
4192090\* IRS Central Insolvency, PO Box 7346, Philadelphia, PA 19101-7346  
4192091\* IRS Central Insolvency, PO Box 7346, Philadelphia, PA 19101-7346  
4192092\* IRS Central Insolvency, PO Box 7346, Philadelphia, PA 19101-7346

TOTALS: 1, \* 9, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '+' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '+++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 30, 2017

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 28, 2017 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com  
Danielle Boyle-Ebersole on behalf of Creditor Wilmington Savings Fund Society, FSB, doing business as Christiana Trust, not in its individual capacity but solely as trustee for BCAT 2014-4TT debersole@hoflawgroup.com, bbleming@hoflawgroup.com  
Jerome B Blank on behalf of Creditor BANK OF AMERICA, N.A. pamb@fedphe.com  
John M. Murphy on behalf of Creditor NE PA Community Federal Credit Union jmurphy@corp-law.net  
Joseph P Schalk on behalf of Creditor BANK OF AMERICA, N.A. jschalk@barley.com, sromig@barley.com  
Joshua I Goldman on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY, Et Al... bkggroup@kmlawgroup.com, bkggroup@kmlawgroup.com  
Mark E Morrison on behalf of Creditor Internal Revenue Service USAPAM.Bankr-WilkesBarre@usdoj.gov  
Monroe County Tax Claim Bureau MKnitter@monroecountypa.gov, DPugh@monroecountypa.gov  
Robert W Cusick on behalf of Creditor Wilmington Savings Fund Society, FSB, doing business as Christiana Trust, not in its individual capacity but solely as trustee for BCAT 2014-4TT rcusick@squirelaw.com, lcolwell@squirelaw.com  
Thomas I Puleo on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY, Et Al... tpuleo@kmlawgroup.com, bkggroup@kmlawgroup.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov  
Vincent Rubino on behalf of Debtor 1 Claphille A. Talbot epotito@newmanwilliams.com; lhochmuth@newmanwilliams.com; mdaniels@newmanwilliams.com; bsmale@newmanwilliams.com; eapotito@hotmail.com; vsmith@newmanwilliams.com

TOTAL: 12

**Information to identify the case:**

Debtor 1 **Claphille A. Talbot**  
First Name Middle Name Last Name  
Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court **Middle District of Pennsylvania**  
Case number: **5:12-bk-05781-JJT**

Social Security number or ITIN **xxx-xx-7238**  
EIN \_\_\_\_-\_\_\_\_-\_\_\_\_  
Social Security number or ITIN \_\_\_\_-\_\_\_\_-\_\_\_\_  
EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Claphille A. Talbot  
aka Claphille Alethea Talbot, aka Claphille Talbot

By the  
court:



November 28, 2017

Honorable John J. Thomas  
United States Bankruptcy Judge

By: CGambini, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**